

# **EXHIBIT “T”**

**HOMEOWNERS POLICY - DECLARATIONS**

The following Declarations complete the below numbered policy and supercede any previous declarations issued by

01/22/07

**VERMONT MUTUAL INSURANCE CO**

89 State Street, PO Box 188  
Montpelier, Vt 05602

**NAMED INSURED & ADDRESS**

SAAED MOSLEM  
2276 ROUTE 302  
MIDDLETOWN, NY 10941-3220

H01 2-30-75-63  
NEW POLICY

**AGENCY**

PARIETTI & MCGUIRE (845) 781-8000  
562 RTE 17M  
MONROE, NY 10950-3409

DIRECT BILL TO MORTGAGEE  
COUNTRYWIDE HOME LOANS INC

**POLICY PERIOD**

From: 06/22/2006 To: 06/22/2007 12:01 A.M. Standard Time at residence premises.  
The residence premises covered by this policy is located at  
2276 ROUTE 302  
MIDDLETOWN, NY 10941-3220

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions.

**COVERAGES**

**SECTION I**

**LIMIT OF  
LIABILITY**

**PREMIUM**

A. Dwelling	\$350,000	Basic Policy Premium	\$971
B. Other Structures	\$35,000	Additional Premiums	
C. Personal Property	\$245,000		
D. Loss of Use	\$70,000	Total Premium	\$971

**SECTION II**

E. Personal Liability-each occurrence	\$500,000
F. Medical Payments to Others-each person	\$1,000

**DEDUCTIBLES**

In case of a loss under Section I, we cover only that part of the loss over the  
\$500 HIGHER DEDUCTIBLE

**SECTION II - OTHER INSURED LOCATIONS**

**MORTGAGEE**

COUNTRYWIDE HOME LOANS INC  
ISAOA ATIMA FTWX-22  
PO BOX 961206  
FORT WORTH, TX 76161-0206  
LOAN NUMBER: 100006210

\_\_\_\_\_  
Date

\_\_\_\_\_  
Countersigned by Authorized Agent

INSURED COPY

FORMS AND ENDORSEMENTS MADE A PART OF THIS POLICY AT TIME OF ISSUE  
ARE PRINTED ON THE FOLLOWING PAGE(S).